

<i>SERFF Tracking Number:</i>	<i>MRKB-125553878</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Markel Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>0802FF022-TR</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Terrorism</i>		
<i>Project Name/Number:</i>	<i>TRIA Reauthorization/0802FF022-TR</i>		

Filing at a Glance

Company: Markel Insurance Company

Product Name: Terrorism

TOI: 09.0 Inland Marine

Sub-TOI: 09.0005 Other Commercial Inland Marine

Filing Type: Form

SERFF Tr Num: MRKB-125553878 State: Arkansas

SERFF Status: Closed

Co Tr Num: 0802FF022-TR

Co Status: Sent to DOI for Approval

Author: Wilfredo Mejia

Date Submitted: 03/24/2008

State Tr Num: EFT \$50

State Status: Fees verified and received

Reviewer(s): Betty Montesi,

Llyweyia Rawlins, Brittany Yielding

Disposition Date: 03/31/2008

Disposition Status: Approved

Effective Date (New): 03/31/2008

Effective Date (Renewal): 03/31/2008

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal): On Approval

State Filing Description:

General Information

Project Name: TRIA Reauthorization

Project Number: 0802FF022-TR

Reference Organization: N/A

Reference Title: N/A

Filing Status Changed: 03/31/2008

State Status Changed: 03/31/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number: N/A

Advisory Org. Circular: N/A

Deemer Date:

On December 26, 2007, President Bush signed into law the Terrorism Risk Insurance Program Reauthorization Act of 2007, which extends TRIA for an additional seven years. In order to comply with the requirements of this Act, Markel Insurance Company wishes to file the enclosed forms. In addition, the Reauthorization Act made other significant changes to TRIA that requires us to revise our Confirmation of Terrorism Coverage and Disclosure Notices.

We have enclosed our revised disclosure notice (for information purposes) that we will use to notify our current and

<i>SERFF Tracking Number:</i>	<i>MRKB-125553878</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>0802FF022-TR</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Terrorism</i>		
<i>Project Name/Number:</i>	<i>TRIA Reauthorization/0802FF022-TR</i>		

future policyholders.

We are submitting this filing under the expedited type so we can utilize it on all policies as soon as possible in order to comply with the requirements of the Act.

Company and Contact

Filing Contact Information

Wilfredo Mejia, Regulatory Compliance Specialist	wmejia@markelcorp.com
4600 Cox Road	(800) 431-1270 [Phone]
Glen Allen, VA 23060	(804) 527-7900[FAX]

Filing Company Information

Markel Insurance Company	CoCode: 38970	State of Domicile: Illinois
4600 Cox Road	Group Code: 785	Company Type: Commercial Property & Casualty
Glen Allen, VA 23060	Group Name:	State ID Number:
(800) 431-1270 ext. [Phone]	FEIN Number: 36-3101262	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Markel Insurance Company	\$50.00	03/24/2008	18891817

<i>SERFF Tracking Number:</i>	<i>MRKB-125553878</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Markel Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>0802FF022-TR</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Terrorism</i>		
<i>Project Name/Number:</i>	<i>TRIA Reauthorization/0802FF022-TR</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/31/2008	03/31/2008

SERFF Tracking Number: *MRKB-125553878*

State: *Arkansas*

Filing Company: *Markel Insurance Company*

State Tracking Number: *EFT \$50*

Company Tracking Number: *0802FF022-TR*

TOI: *09.0 Inland Marine*

Sub-TOI: *09.0005 Other Commercial Inland Marine*

Product Name: *Terrorism*

Project Name/Number: *TRIA Reauthorization/0802FF022-TR*

Disposition

Disposition Date: 03/31/2008

Effective Date (New): 03/31/2008

Effective Date (Renewal): 03/31/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	MRKB-125553878	State:	Arkansas
Filing Company:	Markel Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	0802FF022-TR		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0005 Other Commercial Inland Marine
Product Name:	Terrorism		
Project Name/Number:	TRIA Reauthorization/0802FF022-TR		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Form	Confirmation of Terrorism Coverage	Approved	Yes
Form	Confirmation of Exclusion of Terrorism Coverage	Approved	Yes
Form	Disclosure Notice Of Terrorism Insurance Coverage	Approved	Yes
Form	Exception for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism	Approved	Yes
Form	Exclusion for Certified Acts of Terrorism	Approved	Yes

SERFF Tracking Number: MRKB-125553878

State: Arkansas

Filing Company: Markel Insurance Company

State Tracking Number: EFT \$50

Company Tracking Number: 0802FF022-TR

TOI: 09.0 Inland Marine

Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: Terrorism

Project Name/Number: TRIA Reauthorization/0802FF022-TR

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type	Action	Action Specific Data	Readability	Attachment
Approved	Confirmation of Terrorism Coverage	MTR-Terr-1	1/08	Disclosure/ Notice	Replaced	Replaced Form #:0.00 MTR-Terr-1 02/06 Previous Filing #: AR-PC-06-0222152		MTR-TERR-1.pdf
Approved	Confirmation of Exclusion of Terrorism Coverage	MTR-Terr-2	1/08	Disclosure/ Notice	Replaced	Replaced Form #:0.00 MTR-Terr-2 02-06 Previous Filing #: AR-PC-06-0222152		MTR-TERR-2.pdf
Approved	Disclosure Notice Of Terrorism Insurance Coverage	MKL-Terr-3	1/08	Disclosure/ Notice	Replaced	Replaced Form #:0.00 MKL-Terr-3 02/06 Previous Filing #: AR-PC-06-0222152		MKL-Terr-3 (tuition).pdf
Approved	Exception for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism	MTR 103	1/08	Endorsement/Amendment/Conditions	Replaced	Replaced Form #:0.00 MTR 103 02/06 Previous Filing #: AR-PC-06-0222152		MTR103 08.pdf
Approved	Exclusion for Certified Acts of Terrorism	MTR 105	1/08	Endorsement/Amendment/Conditions	New		0.00	MTR105 08.pdf



**MARKEL INSURANCE COMPANY
MARKEL AMERICAN INSURANCE COMPANY**

TUITION REFUND

**CONFIRMATION OF CERTIFIED ACTS OF TERRORISM
COVERAGE - TUITION REFUND
TERRORISM RISK INSURANCE ACT**

We have notified you that under the Terrorism Risk Insurance Act we must make certified acts of terrorism coverage available in the policies we offer.

Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Disclosure Of Premium

Certified acts of terrorism coverage has been provided because either you have indicated to us or your agent that certified acts of terrorism coverage is desired or we have provided certified acts of terrorism coverage at no additional charge. If you have chosen to purchase certified acts of terrorism coverage, the premium charge is \$ _____ .

If there is no premium shown above or the premium shown is \$0, there is no separate premium for the coverage during this policy period.



**MARKEL INSURANCE COMPANY
MARKEL AMERICAN INSURANCE COMPANY**

TUITION REFUND

**CONFIRMATION OF EXCLUSION OF CERTIFIED ACTS OF
TERRORISM COVERAGE - TUITION REFUND
TERRORISM RISK INSURANCE ACT**

Disclosure Of Premium

We have notified you that under the Terrorism Risk Insurance Act we must make certified acts of terrorism coverage available in the policies we offer. At that time we advised you that the premium for such terrorism coverage would be \$ _____.

Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If you have not indicated to us or your agent that certified acts of terrorism coverage is desired, a certified act of terrorism exclusion will be attached to your policy and we will not charge your policy for terrorism coverage.

If you desire to purchase terrorism coverage, please contact us or your agent.



MARKEL INSURANCE COMPANY

4600 Cox Road Glen Allen, Virginia 23060-9817 P.O. Box 3870, Glen Allen, Virginia 23058-3870
(804) 527-2700 (800) 431-1270 Fax (804) 527-7966 www.markelinsurance.com

DISCLOSURE NOTICE OF CERTIFIED ACTS OF TERRORISM INSURANCE COVERAGE

Date

Policyholder Name
Street Address
City, State, ZIP

Agent's Name
Street Address
City, State, ZIP

Re: Submission Number or Policy Number

We are required to send you this notice pursuant to federal legislation concerning terrorism insurance.

You are hereby notified that under the Terrorism Risk Insurance Act as amended, that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, *as defined in Section 102(1) of the Act*. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED CONTAINS A \$100 BILLION CAP THAT LIMITS UNITED STATES GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Nothing in this notice affects or modifies your coverage except and only to the extent specifically required by the Act. You should also know that under federal law you are NOT required to purchase terrorism coverage.

SELECTION OR REJECTION OF CERTIFIED ACTS OF TERRORISM INSURANCE COVERAGE

WHAT YOU NEED TO DO NOW:

IF YOU WISH TO PURCHASE CERTIFIED ACTS OF TERRORISM COVERAGE, YOU MAY DO SO BY CHECKING THE DESIRED COVERAGE PARTS UNDER THE ACCEPT COLUMN BELOW. IF YOU CHOOSE TO DECLINE CERTIFIED ACTS OF TERRORISM COVERAGE, CHECK THE REJECT OPTION NEXT TO THE APPROPRIATE COVERAGE PART.

I hereby elect to purchase the Certified Acts of Terrorism Coverage required to be offered under the Act for the following coverage part(s) and associated premium. Please indicate the coverage part(s) for which you accept or reject Certified Acts of Terrorism Coverage. If applicable in your state, an additional tax or fee may be applied.

COVERAGE SELECTION

<u>ACCEPT</u>	<u>REJECT</u>	<u>Coverage Part(s)</u>	<u>Premium</u>
<input type="checkbox"/>	<input type="checkbox"/>	Blanket Tuition Refund	\$
			Total \$

I understand that an exclusion of certified acts of terrorism losses will be applied when terrorism coverage is not purchased.

Action:

Please sign and return this form, with your request for coverage.

Policyholder/Applicant's Signature

Print Name

Date

Named Insured(As shown on policy)

Policy Number

Effective Date

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCEPTION FOR CERTIFIED ACTS OF TERRORISM; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BLANKET TUITION REFUND COVERAGE

- A.** With respect to any exclusion of terrorism in this Policy, such exclusion does not apply to a "certified act of terrorism".
- B.** If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.
- C.** "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
 - 1.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - 2.** The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BLANKET TUITION REFUND COVERAGE

- A.** The following exclusion is added and supersedes any terrorism exclusion clause in the policy contract or added by endorsement:

This insurance does not apply to:

TERRORISM

Any injury or damage arising, directly or indirectly, out of "a certified act of terrorism".

- B.** The following definition is added and supersedes any terrorism definition in the policy contract or added by endorsement:

- 1.** "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
 - a.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - b.** The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

- C.** Any definition for "Other Act of terrorism" is hereby deleted.

SERFF Tracking Number: *MRKB-125553878*

State: *Arkansas*

Filing Company: *Markel Insurance Company*

State Tracking Number: *EFT \$50*

Company Tracking Number: *0802FF022-TR*

TOI: *09.0 Inland Marine*

Sub-TOI: *09.0005 Other Commercial Inland Marine*

Product Name: *Terrorism*

Project Name/Number: *TRIA Reauthorization/0802FF022-TR*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	MRKB-125553878	State:	Arkansas
Filing Company:	Markel Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	0802FF022-TR		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0005 Other Commercial Inland Marine
Product Name:	Terrorism		
Project Name/Number:	TRIA Reauthorization/0802FF022-TR		

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	03/31/2008
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Comments:

Attachment:

Expedited Filing Transmittal.pdf

Satisfied -Name:	Cover Letter	Review Status:	Approved	03/31/2008
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Comments:

Attachment:

Cover Letter.pdf

Satisfied -Name:	Filing Memorandum	Review Status:	Approved	03/31/2008
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Comments:

Attachment:

Filing Memo.pdf

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) [ARKANSAS](#)

Indicate Type of Filing
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>
Filing Related to <i>Non-Certified Losses</i>
Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Markel Insurance Company	Illinois	785-38970	36-3101262
Markel American Insurance Company	Virginia	785-28932	54-1398877

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Meiji Mejia	1-800-431-1270 ext 7941	804-527-7900	wmejia@markelcorp.com

Filing information

Line of Insurance (see attachment)	Commercial Inland Marine
Company Program Title (Marketing title) (if applicable)	Tuition Refund
Filing Type ** see note below	Form
This application is used with:	
Effective Date Requested	Upon Approval
Filing date	03-24-2008
Company Tracking Number	0802FF022-TR
Date filing approved in domiciliary state, if applicable	Pending


	<u>Component/Form Name</u> <u>/Description/Synopsis</u>	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Disclosure Notice of Terrorism Insurance Coverage and Election Form	MKL Terr 3 01/08	[X] Replacement [] Withdrawn [] Neither	MKL Terr 3 02/06	AR-PC-06-022152
02	Confirmation of Coverage for Certified Acts of Terrorism	MTR Terr-1 01/08	[X] Replacement [] Withdrawn [] Neither	MTR Terr-1 02/06	AR-PC-06-022152
03	Confirmation of Exclusion of Certified Acts of Terrorism Coverage	MTR Terr-2 01/08	[X] Replacement [] Withdrawn [] Neither	MTR Terr-2 02/06	AR-PC-06-022152
04	Exception for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism	MTR 103 01/08	[X] Replacement [] Withdrawn [] Neither	MTR 103 02/06	AR-PC-06-022152
05	Exclusion for Certified Acts of Terrorism	MTR 105 01/08	[] Replacement [] Withdrawn [X] Neither		

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.

The insurer(s) submitting this filing certifies that it:

- X Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- X Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.


Signature

Deidre Balbuena
Print Name:

Vice President
Title:



MARKEL INSURANCE COMPANY

4600 Cox Road Glen Allen, Virginia 23060-9817 P.O. Box 3870, Glen Allen, Virginia 23058-3870
(804) 527-2700 (800) 431-1270 www.markelinsurance.com

March 24, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: Markel Insurance Company 785-38970
Revised Terrorism Confirmation and Disclosure Notices
Tuition Refund
Company File # 0802FF022-TR

Honorable Bowman:

On December 26, 2007, President Bush signed into law the Terrorism Risk Insurance Program Reauthorization Act of 2007, which extends TRIA for an additional seven years. In order to comply with the requirements of this Act, Markel Insurance Company wishes to file the enclosed forms. In addition, the Reauthorization Act made other significant changes to TRIA that requires us to revise our Confirmation of Terrorism Coverage and Disclosure Notices.

We have enclosed our revised disclosure notice (for information purposes) that we will use to notify our current and future policyholders.

We wish to utilize this filing on all policies as soon as possible in order to comply with the requirements of the Act. Should you have any questions or require additional information regarding this filing, please contact Meiji Mejia at 1-800-431-1270 extension 7918, by mail at the above address or by e-mail at wmejia@markelcorp.com.

Sincerely,

Deidre I. Balbuena
Vice President
Director of Products and Regulatory Services

Markel Insurance Company
Filing Memorandum

REVISED FORMS:

The following forms are used to comply with the section of the Terrorism Risk Insurance Act that require companies to disclose the premium charged for certified acts of terrorism on a separate line item in the policy at the time of offer, purchase and renewal of the policy. These forms have been revised to:

- add reference to the re-enactment of TRIA on 12/26/2007,
- references the 85% federal share in program, and
- discloses the existence of the 'hard cap' of \$100 Billion.

MTR-Terr-1(1/08) Confirmation of Terrorism Coverage

MTR-Terr-2 (1/08) Confirmation of Exclusion of Terrorism Coverage

The following disclosure notices are used to notify our current and future policyholders of their options as regards to the purchase or declination of coverage for acts of terrorism. These forms have been revised to:

- add reference to the re-enactment of TRIA on December 27, 2007,
- refers to the 85% federal share in program,
- discloses the existence of the 'hard cap' of \$100 Billion.

MKL-Terr-3 (1/08) Disclosure Notice Of Terrorism Insurance Coverage

The following endorsements are amended to use the revised language of the Reauthorization Act. These endorsements are used with independent coverage forms on file; therefore, although modeled after those endorsements filed by ISO, they are merely changed to be compatible with the appropriate independent coverage forms.

MTR 103 (1/08) Exception for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism

NEW FORMS:

These following endorsements are used with our independent Tuition Refund coverage form; therefore, although modeled after those endorsements filed by ISO, they merely are changed to be compatible with our coverage form.

MTR 105 (1/08) Exclusion for Certified Acts of Terrorism